

REMARKS

In response to the above-identified Office Action, the Applicants submit the below remarks and respectfully requests reconsideration of the application in light of these remarks.

The Examiner rejected claims 1-28 under 35 U.S.C. 103 (a) as being unpatentable by U.S. Patent 6,202,054 (hereinafter Lawlor) in view of U.S. Patent 6,189,785 (hereinafter Lowery). The Applicants respectfully traverse this rejection for the reasons set out below.

Applicants contend that references individually or in combination do not teach or suggest all limitations of claim 1, or the other independent claims of the present application. The Applicants' arguments shall be presented with respect to claim 1. However, these comments are applicable to the other independent claims of the present application, and the Examiner is respectfully requested to consider these comments and remarks when reviewing the other independent claims for allowability.

Lawlor does not teach or suggest present invention as claimed, specifically at least obtaining supplemental information for each of the plurality of financial transactions from the content provider in said third party controlled data base, wherein said obtaining step is performed by the third party. Although the Office Action acknowledges this fact, it continues to state that it would have been obvious to one skilled in the art to combine the teachings of Lawlor with Lowery to arrive at the present invention as claimed. However, Lowery does not teach or suggest the shortcomings of Lawlor.

Lowery discloses deposit account data processing system. The central processing system in Lowery receives data from the individual point of sale terminals and communicates with financial institutions to verify and authorize transactions. The Office Action states that because Lowery discloses that the central system includes database software adapted to automatically log and summarize all transaction information received from a plurality of point of sale terminals in Column 7, lines 35-61, Lowery's disclosure

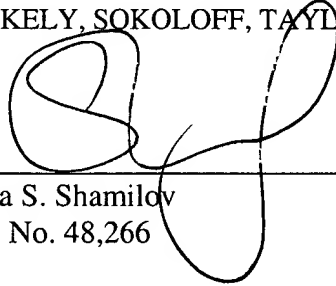
renders the present invention obvious when combined with the teaching of Lawlor. However, simply of logging and summarization of financial transactions that are transmitted to the central system from point of sale terminals does not disclose or suggest obtaining supplemental information for each of the plurality of financial transactions from the content provider in said third party controlled data base in addition to preliminary information already present in the database. The central system in Lowery simply stores transaction information received from point of sale terminals in a database, the central system does not receive any supplemental information to be combined with the financial transaction information and be stored in the database. Additional information that can be accommodated by the host data warehouse, which is part of the central system, is not obtained for each financial transaction, it is obtained from storage of information from previous transactions that is not present in the current transaction (Column 7, lines 31-34). Moreover, it is clear that the present obviousness rejection is based on knowledge improperly gleaned by the Examiner from the applicant's disclosure. Such rejection constitutes an impermissible hindsight and shall be withdrawn. Simply because the central system in Lowery logs and summarizes transaction information does not render the present invention as claimed obvious to one skilled in the art without the knowledge of the present invention.

The Applicants submit that the rejection under 35 U.S.C. § 103 (a) has been addressed, and withdrawal of this rejection is respectfully requested. The Applicants furthermore submit that all pending claims are in condition for allowance, which is earnestly solicited.

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicants hereby request such an extension.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

A handwritten signature in black ink, appearing to be 'Saina S. Shamilov', written over a horizontal line.

Dated: May 15, 2003

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MARKED UP VERSION OF THE SPECIFICATION

Please amend the specification as follows:

Please replace paragraph 1 on page 1 with the following rewritten paragraph:

B1 - - This application [is a continuation-in-part of and] claims the benefit of U.S.

Provisional Application No. 60/203,461, filed May 11, 2000, the disclosure of which is incorporated by reference.